UNITED STATES DISTRICT COURT FOR THE DISTRICT OF MASSACHUSETTS

LINDA FLINT EDGE,

Plaintiff,

CIVIL ACTION NO. 04-12134 DPW

v.

NORFOLK FINANCIAL CORPORATION and DANIEL W. GOLDSTONE,

Defendants.

DEFENDANTS' OFFER OF JUDGMENT

Pursuant to Fed. R. Civ. P. 68, the defendants agree to the entry of judgment against them in the amount of \$1,000.00 (inclusive of all interests and costs) plus a reasonable attorneys' fee to be determined by the Court. This offer is without admission of liability, waiver, or prejudice.

> NORFOLK FINANCIAL CORPORATION and DANIEL W. GOLDSTONE

By their attorney,

John J. O'Connor

BBO # 555251

PEABODY & ARNOLD LLP

30 Rowes Wharf

Boston, MA 02110

(617) 951-2100

Dated: May 10, 2005.

I hereby certify that on this ... day of MAY , 2004 , I served the foregoing document by causing a copy of same to be mailed, postage prepaid; hend delivered to all counsel of record.